

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kari R. Allen  
 Amarilys Soto Allen  
 Debtors

Case No. 19-12170-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: May 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2019.

db/jdb  
 tr +Kari R. Allen, Amarilys Soto Allen, 1018 Helm Ln, Reading, PA 19605-3301  
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14323346 +Arcadia Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256  
 14307115 +BANK OF AMERICA, N.A., C/O Kevin G. McDonald, 701 Market Street, Suite 5000, Philadelphia, PA. 19106-1541  
 14323348 +Bank Of America, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476  
 14312480 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14323349 +Bellco FCU, 600 Spring Street, Reading, PA 19601  
 14323351 +CPR Restoration, 8421 Hegerman Street, Philadelphia, PA 19136-1506  
 14323354 +Home Depot Credit, PO ox 9001010, Louisville, KY 40290-1010  
 14323355 +Jeff Blank, 22 N. Prile Street, Pottstown, PA 19464-4912  
 14323357 +Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 14323358 +Reading Health System, PO Box 70894, Philadelphia, PA 19176-5894  
 14323359 Reading Hospital, 450 S 5th Ave, Reading, PA 19611  
 14323360 +Reading Pediatrics Inc, 541 W Penn Ave, PO Box 177, Robeson, PA 19551-0177  
 14323363 Retirement Services, 1525 W Harrisburg Blvd, D1116-056, Charlotte, NC 28262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: NOLJTB@juno.com May 16 2019 02:39:12 JOSEPH T. BAMBRICK, JR.,  
 Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 16 2019 02:39:45 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 16 2019 02:39:39 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14323347 EDI: BANKAMER.COM May 16 2019 06:38:00 Bank of America, Payoff Department, PO Box 31785,  
 Tampa, FL 33631-3785  
 14323350 +EDI: CAPITALONE.COM May 16 2019 06:38:00 Capital One, PO Box 71083,  
 Salt Lake City, UT 84171-0083  
 14324755 +EDI: AIS.COM May 16 2019 06:33:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14323353 +EDI: RMSC.COM May 16 2019 06:38:00 Gap, Two Folsom, San Francisco, CA 94105-1205  
 14323356 +EDI: MID8.COM May 16 2019 06:38:00 Midland Funding Credit, 2365 Northside Drive,  
 Suite 300, San Diego, CA 92108-2709  
 14308920 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 16 2019 02:39:32  
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
 Harrisburg PA 17128-0946  
 14323362 +E-mail/Text: mtg.bankruptcy@regions.com May 16 2019 02:39:40 Regions Mortgage,  
 PO Box 18001, Hattiesburg, MS 39404-8001

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 14323352 Direct Tv/ Diversified Consultant, PO Box 551268, VA 22255  
 14323361 Reading Water Authority  
 14323364 THD-CBNA  
 aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 30

Date Rcvd: May 15, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2019 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Kari R. Allen NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Amarilys Soto Allen NO1JTB@juno.com  
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b>                               |                                  |   |
| Debtor 1   | <b>Kari R. Allen</b>             | Social Security number or ITIN <b>xxx-xx-6376</b> |
|  | First Name Middle Name Last Name | EIN --_-----                                      |
| Debtor 2   | <b>Amarilys Soto Allen</b>       | Social Security number or ITIN <b>xxx-xx-6107</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN --_-----                                      |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |                                  | Date case filed for chapter <b>13 4/4/19</b>      |
| Case number: <b>19-12170-ref</b>                                       |                                  |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:   |
|--|--|---|
| <b>1. Debtor's full name</b>   | Kari R. Allen  | Amarilys Soto Allen   |
| <b>2. All other names used in the last 8 years</b>   |  |   |
| <b>3. Address</b>  | 1018 Helm Ln<br>Reading, PA 19605  | 1018 Helm Ln<br>Reading, PA 19605   |
| <b>4. Debtor's attorney</b><br>Name and address  | JOSEPH T. BAMBRICK JR.<br>Joseph T. Bambrick Jr. Esq.<br>529 Reading Avenue, Suite K<br>West Reading, PA 19611   | Contact phone (610) 372-6400<br>Email: NO1JTB@juno.com  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606 | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 400 Washington Street<br>Suite 300<br>Reading, PA 19601  | Hours open:<br>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.<br>Reading Office -- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 5/15/19 |

**For more information, see page 2**

**2901 St. Lawrence Ave, Reading, PA 19606**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 8/10/19**

**Filing deadline: 6/13/19**

**Filing deadline: 10/1/19**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$220.49 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**8/1/19 at 09:00 AM** , Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.